

**Information to identify the case:**

Debtor 1	<b>Tony Kostovski</b>	Social Security number or ITIN	xxx-xx-0095
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-21079-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tony Kostovski

9/10/21

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tony Kostovski  
Debtor

Case No. 18-21079-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 10, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

Recip ID	Recipient Name and Address
db	Tony Kostovski, PO BOX 823, Saddle Brook, NJ 07663-0823
aty	+ Michael Cannataro, 986 McBride Ave, Woodland Park, NJ 07424-2619
r	+ Century 21, 352 Lanza Ave., Garfield, NJ 07026-2453
cr	+ HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ PHH MORTGAGE CORPORATION, AS SERVICER FOR HSBC BAN, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517657613	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517650309	+ HSBC BANK USA NATIONAL ASSOCIATION ET.AL., PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624
517598526	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton FL 33487-2853
517566799	+ NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488
517566801	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, NISSAN-INFINITI LT, 2901 KINWEST PKWY, IRVING, TX 75063
517657588	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517625566	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517580013	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
517566803	+ PHH MORTGAGE SERVICES/HSBC Bank, 1 MORTGAGE WAY, MOUNT LAUREL, NJ 08054-4624
517566802	+ Phelan Hallinan, Diamond,& Jones PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517566804	TOYOTA MOTOR CREDIT CO, PO BOX 8029, COCKEYSVILLE, MD 21030
517633688	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 10 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 10 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517566791	EDI: BANKAMER.COM	Sep 11 2021 00:28:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517566792	+ EDI: BANKAMER.COM	Sep 11 2021 00:28:00	BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
518864399	+ EDI: LCIBAYLN	Sep 11 2021 00:28:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
518864400	+ EDI: LCIBAYLN	Sep 11 2021 00:28:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida

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518989298	+ EDI: LCIBAYLN	Sep 11 2021 00:28:00	33146-1837 Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518989297	+ EDI: LCIBAYLN	Sep 11 2021 00:28:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
517566793	EDI: JPMORGANCHASE	Sep 11 2021 00:28:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517566796	EDI: JPMORGANCHASE	Sep 11 2021 00:28:00	CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224
517667411	EDI: JPMORGANCHASE	Sep 11 2021 00:28:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517677061	EDI: JPMORGANCHASE	Sep 11 2021 00:28:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518473096	EDI: BL-BECKET.COM	Sep 11 2021 00:28:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517628573	+ EDI: WFFC.COM	Sep 11 2021 00:28:00	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, fl 33487-2853
517566794	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517566795	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517566797	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE MTG, P.O. BOX 24696, COLUMBUS, OH 43224
517566798	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE MTG, P.O. BOX 24696, COLUMBUS, OH 43224
517693931	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517566800	*+	NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488
517566805	*	TOYOTA MOTOR CREDIT CO, PO BOX 8029, COCKEYSVILLE, MD 21030

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kbuttery@moodklaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Bayview Loan Servicing LLC NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor PHH MORTGAGE CORPORATION AS SERVICER FOR HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR PHH ALTERNATIVE MORTGAGE TRUST SERIES 2007-2 nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Russell L. Low	on behalf of Debtor Tony Kostovski ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19